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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/917,676	07/31/2001	Carl Bruecken	06975-195001	1181

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WASHINGTON, DC 20005-3500

EXAMINER
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BAYAT, BRADLEY B

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 10/13/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/917,676

Applicant(s)

BRUECKEN, CARL

Examiner

Bradley Bayat

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 30 July 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-9, 11, 13-19, 21, 23-26 and 28-44 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-9, 11, 13-19, 21, 23-26 and 28-44 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

## DETAILED ACTION

### *Status of Claims*

Applicant has amended claims 1-3, 6, 11, 13-16, 21, 23-26, 28, canceled claims 10, 12, 20, 22, 27, and added new claims 31-44 in the amendment filed on 30 July 2004. Thus, claims 1-9, 11, 13-19, 21, 23-26, and 28-44 are pending and again presented for examination on the merits.

### *Response to Arguments*

Applicant's arguments with respect to claims 1-30 have been considered but are moot in view of the new ground(s) of rejection.

### *Claim Rejections - 35 USC § 102*

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

**Claims 1-9,11,13-19,21,23-26 and 28-44 are rejected under 35 U.S.C. 102(b) as being anticipated by Ganesan et al., (hereinafter Ganesan), U.S. Patent 6,055,567.**

As per the following claims, Ganesan discloses:

1. A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising: enabling a user to enter personalized transaction identification information about a transaction

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using an input device; storing the personalized transaction identification information in a data store maintained by a host; accessing the personalized transaction identification information from the data store; accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host; and matching the personalized transaction identification information with the online banking transaction information (column 6, line 26-column 10, line 52; figures 4, 7, 8 and associated text).

2. The method of claim 1 wherein enabling the user to enter the personalized transaction identification information comprises enabling the user to enter the personalized transaction identification information contemporaneously with the transaction (column 2, lines 45-56; figure 10 and associated text).

3. The method of claim 1 wherein enabling the user to enter the personalized transaction identification information comprises enabling the user to enter the personalized transaction identification information subsequent to the transaction (figure 16 and associated text).

4. The method of claim 1 wherein the input device comprises a keypad (column 2, lines 62-67).

5. The method of claim 1 wherein the input device comprises a PDA (column 6, line 63-column 7, line 63).

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6. The method of claim 1 further comprising transferring the personalized transaction identification information from the input device to the host using a transfer protocol (column 12, line 42-column 14, line 44; figure 20 and associated text)

7. The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming (column 6, lines 60-62).

8. The method of claim 6 wherein the transfer protocol comprises a synchronizing method (column 14).

9. The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount (figures 17-19 and associated text).

10. CANCELED

11. The method of claim 1 wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data (figure 17 and associated text)

12. CANCELED

13. The method of claim 1 wherein the data store comprises a third party facility maintained by a third party and accessing the personalized transaction identification information comprises accessing the personalized transaction identification information from the third party storage facility through an ISP (column 2, line 45-column 4, line 26).

14. The method of claim 1 wherein the host comprises an ISP (column 7, lines 1-2).

15. Rejected as claim 1 above.

16. Rejected as claim 6 above.

17. Rejected as claim 7 above.

18. Rejected as claim 8 above.

19. Rejected as claim 9 above.

20. CANCELED

21. Rejected as claim 11 above.

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22. CANCELED

23. Rejected as claim 13 above.

24. Rejected as claim 14 above.

25. Rejected as claim 1 above.

26. Rejected as claim 13 above.

27. CANCELED

28. Rejected as claim 14 above.

29. Rejected as claim 8 above.

30. The method of claim 25 wherein accessing the personalized transaction identification information comprises using an interface responsive to user selection to review, edit, supplement, or revise the personalized transaction identification information (column 7-8).

The new method claims 30-44 are rejected as above as encompassing the elements recited and rejected under the above citations as per Ganesan.

*Examiner has pointed out particular references contained in the prior arts of record in the body of this action for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the response, to consider fully the entire references as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the examiner.*

### **Conclusion**

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- US Patent 6,704,714 B1 to O'Leary et al.
- US Patent 6,505,772 B1 to Mollett et al.
- US Patent 6,493,685 B1 to Ensel et al.

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,



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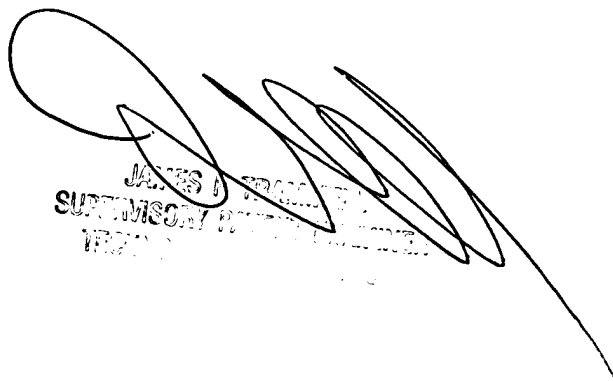
however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bradley Bayat whose telephone number is 703-305-8548. The examiner can normally be reached on Tuesday-Friday during normal business hours.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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JAMES I. TRAMMELL  
SUPERVISOR